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FROM: ACE INDUSTRIES, INC.  
CONTACT: PAM FRIEDMAN  
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NAME: AMERICAN FINANCIAL NETWORK, INC.  
AUDIT NUMBER.....H97000018659  
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.  
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FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

November 12, 1997

ACE INDUSTRIES, INC.

SUBJECT: UNIVERSAL FUNDING SERVICE, INC.  
REF: W97000025473

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Document Specialist Supervisor

FAX Aud. #: H97000018659  
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Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

197-18659

ARTICLES OF INCORPORATION

Article 1: Name of Corporation AMERICAN FINANCIAL NETWORK SERVICE, INC.  
Address of Corporation 630 ORCHID DRIVE  
NAPLES, FLORIDA 34102

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Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 1,000 with a par value of \$1.00. (PAR VALUE is NOT REQUIRED).

Article 3: REGISTERED AGENT BARBARA J. BRUCE  
and 630 ORCHID DRIVE  
REGISTERED OFFICE: NAPLES, FLORIDA 34102

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

Barbara J. Bruce 11/10/97  
Signature of Registered Agent Date

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED)  
First listed is President. Second is Vice-President. Then, sec/treasurer

- 1. CHERYL A. NOSZ BARBARA J. BRUCE  
#10 NEWBURY PLACE 630 ORCHID DRIVE  
NAPLES, FLORIDA 34104 NAPLES, FLORIDA 34102

Article 5: The Name and Address of the INCORPORATOR is:  
BARBARA J. BRUCE  
630 ORCHID DRIVE  
NAPLES, FLORIDA 34102

In witness whereof I have subscribed my name Barbara J. Bruce  
Signature of Incorporator

BARBARA J. BRUCE

197-18659  
Prepared by:  
**ace INDUSTRIES, INC.**  
54 NW 11th Street  
Miami, FL 33136  
202-258-2571